

AMERIBANK HOLDING COMPANY

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3043008	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$131	\$132	0.8%		
Loans	\$109	\$112	2.3%		
Construction & development	\$23	\$18	-22.2%		
Closed-end 1-4 family residential	\$28	\$27	-1.9%		
Home equity	\$0	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$15	\$18	16.3%		
Commercial & Industrial	\$20	\$21	3.4%		
Commercial real estate	\$18	\$20	6.2%		
Unused commitments	\$13	\$14	2.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	23.7%		
Cash & balances due	\$7	\$6	-11.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$120	\$121	0.4%		
Deposits	\$112	\$113	0.8%		
Total other borrowings	\$8	\$8	-1.8%		
FHLB advances	\$8	\$8	-1.8%		
Equity					
Equity capital at quarter end	\$11	\$11	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	8.8%	--		
Tier 1 risk based capital ratio	10.1%	10.2%	--		
Total risk based capital ratio	11.2%	11.1%	--		
Return on equity ¹	-11.7%	-0.7%	--		
Return on assets ¹	-1.0%	-0.1%	--		
Net interest margin ¹	4.7%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.6%	645.8%	--		
Loss provision to net charge-offs (qtr)	107.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	1.1%	0.0%	--
Commercial & Industrial	0.0%	0.6%	0.8%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.7%	0.1%	0.3%	0.0%	--